

**Information to identify the case:**

Debtor 1 **Gary L. Fleming Sr.** Social Security number or ITIN **xxx-xx-2390**  
First Name Middle Name Last Name EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
Debtor 2 Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
United States Bankruptcy Court **WESTERN DISTRICT OF**  
**PENNSYLVANIA** Date case filed for chapter **11 2/6/19**  
Case number: **19-20486-TPA**

**Official Form 309E (For Individuals or Joint Debtors)**

**Notice of Chapter 11 Bankruptcy Case**

12/15

**For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 10 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Gary L. Fleming Sr.	
<b>2. All other names used in the last 8 years</b>	aka Gary L. Fleming, dba Gary L. Fleming CLU & Associates, dba Fleming Financial Services	
<b>3. Address</b>	520 Thorn St. Sewickley, PA 15143	
<b>4. Debtor's attorney</b> Name and address	Christopher M. Frye Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000  Email <a href="mailto:chris.frye@steidl-steinberg.com">chris.frye@steidl-steinberg.com</a>
<b>5. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m.  Contact phone 412-644-2700  Date: 3/7/19

**For more information, see page 2 >**

Debtor **Gary L. Fleming Sr.**

Case number **19-20486-TPA**

<b>6. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>April 3, 2019 at 01:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: <b>Liberty Center, 7th Floor, Room 725,                  1001 Liberty Avenue, Pittsburgh, PA                  15222</b>
<b>7. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C. § 1141(d)(3) or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <hr/> <b>Deadline for filing proof of claim:</b>  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  Your claim will be allowed in the amount scheduled unless: <ul style="list-style-type: none"> <li>• your claim is designated as <i>disputed</i>, <i>contingent</i>, or <i>unliquidated</i>;</li> <li>• you file a proof of claim in a different amount; or</li> <li>• you receive another notice.</li> </ul> If your claim is not scheduled or if your claim is designated as <i>disputed</i> , <i>contingent</i> , or <i>unliquidated</i> , you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled.  You may review the schedules at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Filing deadline for dischargeability complaints: 6/3/19</b>  <b>7/2/19</b> For a governmental unit: <b>8/5/19</b>	
<b>8. Creditors with a foreign address</b>	If you are a creditor receiving mailed notice at a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>9. Filing a Chapter 11 bankruptcy case</b>	Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate the debtor's business.	
<b>10. Discharge of debts</b>	Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(d). However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date.	
<b>11. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 7.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Gary L. Fleming, Sr.  
 Debtor

Case No. 19-20486-TPA  
 Chapter 11

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lfin  
 Form ID: 309E

Page 1 of 2  
 Total Noticed: 41

Date Rcvd: Mar 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2019.

db +Gary L. Fleming, Sr., 520 Thorn St., Sewickley, PA 15143-1533  
 aty Brian M. Kile, Grenen & Birsic PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 aty +Larry E. Wahlquist, U.S. Trustee Program/Dept. of Justice, 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 aty Michael W. Sloat, Lynn, King & Schreffler, 606 Main Street, Emlenton, PA 16373  
 cr +Farmers National Bank, Drawer D, Emlenton, PA 16373-0046  
 cr +Key Bank, N.A., 4224 Ridge Lea, Amherst, NY 14226-1016  
 14990138 +Allegheny Health Netwoek, PO Box 645266, Pittsburgh, PA 15264-5250  
 14990140 American Express, Po Box 10396, Des Moines, IA 50306-0396  
 14990147 +Bohdan Stone, 1537 SE Ballantrae Court, Port Saint Lucie, FL 34952-6041  
 14990149 Chase Bank, Po Box 901060, Fort Worth, TX 76101-2060  
 14990151 +Chase Bank, Po Box 180255, Columbus, OH 43218-0255  
 14990153 +Edgeworth Club, 511 East Dr., Sewickley, PA 15143-1199  
 14990154 Farmer's National Bank, 612 Main St., Emlenton, PA 16373  
 14990156 +Key Bank N.A., 4224 Ridge Lee Rd., Amhurst, NY 14226-1016  
 14990157 Key Bank N.A., Po Box 94968, Cleveland, OH 44101-4968  
 15000883 Key Bank, N.A., c/o Brian M. Kile, Esquire, Grenen & Birsic, PC,  
 One Gateway Center, 9th Floor, Pittsburgh, PA 15222  
 14995538 +KeyBank N.A. as F/B/M to First Niagara Bank N.A., 4910 Tiedeman Road,  
 Brooklyn, OH 44144-2338  
 14995536 +KeyBank N.A. as S/B/M to First Niagara Bank N.A., 4910 Tiedeman Road,  
 Brooklyn, OH 44144-2338  
 14990161 +Lerner Windmill, 21258 Windmill Parc Dr., Sterling, VA 20166-6694  
 14990165 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 14990167 +Sewickely Cemetery, Po Box 183, Sewickley, PA 15143-0183  
 15003549 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
 Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: chris.frye@steidl-steinberg.com Mar 08 2019 02:28:55 Christopher M. Frye,  
 Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219  
 smg EDI: IRS.COM Mar 08 2019 07:13:00 Internal Revenue Service, Special Procedures Division,  
 P.O. Box 628, Bankruptcy Section, Pittsburgh, PA 15230  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 08 2019 02:29:37 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Mar 08 2019 02:29:50  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 cr +E-mail/Text: kburkley@bernsteinlaw.com Mar 08 2019 02:30:28 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 14990139 EDI: AMEREXPR.COM Mar 08 2019 07:13:00 American Express, Po Box 360001,  
 Fort Lauderdale, FL 33336-0001  
 14990141 +EDI: AMEREXPR.COM Mar 08 2019 07:13:00 American Express Corporation, PO Box 981537,  
 El Paso, TX 79998-1537  
 15003386 EDI: BECKLEE.COM Mar 08 2019 07:13:00 American Express National Bank,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14990145 EDI: BANKAMER.COM Mar 08 2019 07:13:00 Bank of America, PO Box 982238,  
 El Paso, TX 79998-2238  
 14990146 +EDI: TSYS2.COM Mar 08 2019 07:13:00 Barclay's Bank, P.O. Box 8803,  
 Wilmington, DE 19899-8803  
 14990148 EDI: RMSC.COM Mar 08 2019 07:13:00 Care Credit, c/o Synchrony Bank, PO Box 9650061,  
 Orlando, FL 32896-0061  
 14990152 EDI: DISCOVER.COM Mar 08 2019 07:13:00 Discover Card, P.O. Box 15251,  
 Wilmington, DE 19886  
 14995053 EDI: DISCOVER.COM Mar 08 2019 07:13:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 14994787 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Mar 08 2019 02:30:07 KeyBank N.A.,  
 4910 Tiedeman Road, Brooklyn, OH 44144-2338  
 14990162 EDI: TFSR.COM Mar 08 2019 07:13:00 Lexus Financial Services, PO Box 4102,  
 Carol Stream, IL 60197-4102  
 14990163 EDI: TSYS2.COM Mar 08 2019 07:13:00 Macy's, Po Box 8058, Mason, OH 45040-8058  
 14991014 +EDI: PRA.COM Mar 08 2019 07:13:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021

TOTAL: 17

District/off: 0315-2

User: lfin  
Form ID: 309E

Page 2 of 2  
Total Noticed: 41

Date Rcvd: Mar 07, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
14990164 Toyota Lease Trust  
14990166 Osborne Condo Assoc.  
Richard Scott  
cr\*  
+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14990142\* +American Express Corporation, PO Box 981537, El Paso, TX 79998-1537  
14990143\* +American Express Corporation, PO Box 981537, El Paso, TX 79998-1537  
14990144\* +American Express Corporation, PO Box 981537, El Paso, TX 79998-1537  
14990150\* Chase Bank, PO Box 901060, Fort Worth, TX 76101-2060  
14990155\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
14990158\* Key Bank N.A., PO Box 94968, Cleveland, OH 44101-4968  
14990159\* Key Bank N.A., PO Box 94968, Cleveland, OH 44101-4968  
14990160\* Key Bank N.A., PO Box 94968, Cleveland, OH 44101-4968  
14995539\* +KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338  
14995537\* +KeyBank N.A. as S/B/M to First Niagara Bank N.A., 4910 Tiedeman Road,  
Brooklyn, OH 44144-2338

TOTALS: 3, \* 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 09, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2019 at the address(es) listed below:

Brian M. Kile on behalf of Creditor Key Bank, N.A. bkile@grenenbirsic.com,  
mcpupec@grenenbirsic.com/lstanger@grenenbirsic.com  
Christopher M. Frye on behalf of Debtor Gary L. Fleming, Sr. chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com/todd@steidl-steinberg.com/leslie.nebel@steidl-steinberg.com/cgo  
ga@steidl-steinberg.com/r53037@notify.bestcase.com/rlager@steidl-steinberg.com/kmeyers@steidl-ste  
inberg.com  
James Warmbrodt on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
DMcKay@bernsteinlaw.com  
Larry E. Wahlquist on behalf of U.S. Trustee Office of the United States Trustee  
larry.e.wahlquist@usdoj.gov  
Michael W. Sloat on behalf of Creditor Farmers National Bank mike@lkslaw.us, scott@lkslaw.us  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 7